

In re:
Darcell A. Kennedy
Debtor

Case No. 22-12989-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Nov 30, 2022

User: admin
Form ID: 3091

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2022:

Recip ID	Recipient Name and Address
db	Darcell A. Kennedy, 3824 Salina Road, Philadelphia, PA 19154-2719
14734042	+ Dovenmuehle/Annie Mac, 1 Corporate Drive, Lake Zurich, IL 60047-8944
14734052	+ PGW, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dmo160west@gmail.com	Nov 30 2022 23:55:00	DAVID M. OFFEN, The Curtis Center, 601 Walnut Street, Suite 160 West, Philadelphia, PA 19106
tr	+ Email/Text: bncnotice@ph13trustee.com	Nov 30 2022 23:56:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Nov 30 2022 23:56:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 01 2022 05:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 30 2022 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreign03.ph.ecf@usdoj.gov	Nov 30 2022 23:56:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14734035	+ EDI: CAPITALONE.COM	Dec 01 2022 05:03:00	Cap1/wmt, Po Box 31293, Salt Lake City, UT 84131-0293
14734036	+ EDI: CAPITALONE.COM	Dec 01 2022 05:03:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14734039	+ EDI: CITICORP.COM	Dec 01 2022 05:03:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14734040	+ EDI: WFNNB.COM	Dec 01 2022 05:03:00	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
14734041	+ EDI: DISCOVER.COM	Dec 01 2022 05:03:00	Discover Bank, Po Box 30939, Salt Lake City, UT 84130-0939
14734043	+ EDI: BLUESTEM	Dec 01 2022 05:03:00	Fetti Fingerhut/webban, 13300 Pioneer Trail, Eden Prairie, MN 55347-4120
14734044	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 30 2022 23:56:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
14735974	Email/PDF: resurgentbknotifications@resurgent.com	Dec 01 2022 00:00:05	LVNV Funding, LLC, Resurgent Capital Services,

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14734045	Email/PDF: resurgentbknotifications@resurgent.com	Dec 01 2022 00:00:00	PO Box 10587, Greenville, SC 29603-0587 Lvnv Funding Llc, C/o Resurgent Capital Services, Greenville, SC 29602
14734046	+ EDI: CITICORP.COM	Dec 01 2022 05:03:00	Macys/cbna, 9111 Duke Blvd, Mason, OH 45040-8999
14734047	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 30 2022 23:56:00	Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
14734048	+ Email/Text: bnc@nordstrom.com	Nov 30 2022 23:56:59	Nordstrom/td Bank Usa, 13531 E. Caley Ave, Englewood, CO 80111-6504
14734049	EDI: AGFINANCE.COM	Dec 01 2022 05:03:00	One Main, PO Box 740594, Cincinnati, OH 45274-0594
14734050	+ EDI: AGFINANCE.COM	Dec 01 2022 05:03:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
14734051	Email/Text: bankruptcies@penncredit.com	Nov 30 2022 23:56:00	Penn Credit Corporation, 2800 Commerce Drive, Harrisburg, PA 17110
14734053	Email/Text: enotifications@santanderconsumerusa.com	Nov 30 2022 23:56:00	Santander Consumer USA, PO Box 660633, Dallas, TX 75266-0633
14734054	+ EDI: RMSC.COM	Dec 01 2022 05:03:00	Synco/lowes, Po Box 956005, Orlando, FL 32896-0001
14734055	+ EDI: WTRNBANK.COM	Dec 01 2022 05:03:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14734056	+ EDI: CITICORP.COM	Dec 01 2022 05:03:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14734057	+ EDI: BLUESTEM	Dec 01 2022 05:03:00	Webbank/fingerhut, 13300 Pioneer Trail, Eden Prairie, MN 55347-4120

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14734038	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14734037	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2022 at the address(es) listed

District/off: 0313-2

User: admin

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below:

Name	Email Address
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor The Bank of New York Mellon F/K/A The bank of New York cwohlab@raslg.com
DAVID M. OFFEN	on behalf of Debtor Darcell A. Kennedy dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor American Neighborhood Mortgage Acceptance Company LLC mfarrington@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:			
Debtor 1:	Darcell A. Kennedy		Social Security number or ITIN: xxx-xx-3639
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed for chapter: 13 11/7/22
Case number:	22-12989-elf		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Darcell A. Kennedy	
2. All other names used in the last 8 years		
3. Address	3824 Salina Road Philadelphia, PA 19154-2719	
4. Debtor's attorney Name and address	DAVID M. OFFEN The Curtis Center 601 Walnut Street Suite 160 West Philadelphia, PA 19106	Contact phone (215) 625-9600 Email: dmo160west@gmail.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 11/30/22

For more information, see page 2

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The Mtg of Creditors will be conducted, via telephonic conference. All interested, parties shall contact the Trustee, for connection details

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 3/19/23

Filing deadline: 5/8/23

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.